

MoneySmart Exclusive Welcome Bonus

CMC Markets Singapore Pte. Ltd.

Offer Period: 1 October 2026 to 30 November 2026

Introduction

1. These terms and conditions ("**Terms**") form the basis of the offer to participate in the "SingSaver Exclusive Welcome Bonus" Offer (the "**Offer**").
2. CMC Markets Singapore Pte. Ltd. (UEN No: 200605050E) ("**CMC**"), which operates the CMC Invest Platform, is the provider of this Offer. Any individual who participates in the Offer accepts these Terms in full and agrees to be bound by all decisions of CMC without limitation or qualification. CMC is regulated by the Monetary Authority of Singapore.
3. CMC reserves the right to vary or cancel any of these Terms at any time, subject to applicable laws.
4. Capitalised terms used but not defined herein shall have the meaning given to them in the CMC Invest Platform General Terms and Conditions ("**GTCs**") and shall be construed accordingly.

Conditions of Eligibility

5. The Offer is only available to individuals who have satisfied the following eligibility criteria ("**Eligibility Criteria**") and an individual who has satisfied the Eligibility Criteria shall be an "**Eligible Customer**"):
 - (a) he/she does not have, nor previously had, an account (including any joint account) on the CMC Invest Platform ("**Account**");
 - (b) he/she is a resident of Singapore and is aged 18 or above;
 - (c) he/she is not an immediate family member of an employee of CMC or any other company within CMC's group as determined by CMC in its sole and absolute discretion; and
 - (d) he/she must be eligible to open a live and unrestricted Account as determined by CMC in its sole and absolute discretion.

Offer Period

6. The Offer shall begin on 1 October 2026 and shall expire on 30 November 2026, unless CMC determines otherwise at its sole and absolute discretion ("**Offer Period**").

The Offer Mechanics

7. Eligible Customers who satisfy any of the criteria as stated in Clause 8 below (“**Criteria**”) may receive the corresponding bonus (“**Bonus**”). Unless otherwise determined by CMC, CMC shall award all Bonuses into the Account of a successful Eligible Customer on or around 10 business days after 30 November 2026.
8. The Criteria and its corresponding Bonus are as follow:

Criteria	Bonus
Successfully create an Account within the Offer Period using the Unique Referral Link (“ Basic Criteria ”). For the avoidance of doubt, any Account opened within the Offer Period without using the Unique Referral Link shall not be eligible to receive any Bonus.	Cash Bonus amounting to S\$20
If the Basic Criteria is satisfied and the Eligible Customer: 1. Transfers a minimum of S\$500 (or its equivalent in foreign currencies) into the Account (created through the Unique Referral Link) during the Offer Period; and 2. Executes two (2) Buy Trades within such Account during the Offer Period; and 3. Does not make any withdrawal of monies from the Account before the end of the Offer Period, (the “ Additional Criteria ”).	Four (4) Grab Shares and two (2) Mattel Shares

For the purposes of this Offer:

“**Buy Trade**” shall mean an order placed and executed through an Account for the purchase of any Investment Product with a minimum trade value of S\$50 (or its equivalent in foreign currencies) and shall not include any Transaction executed solely for the purpose of selling or closing any position in an existing Investment Product;

“**Cash Bonus**” shall mean a monetary amount credited by CMC into an Account, which may be subject to such terms, conditions, and restrictions as determined by CMC in its sole and absolute discretion;

“**MoneySmart**” shall mean the online personal finance comparison platform operated by the MoneySmart Group;

“Grab Share” shall mean an ordinary share in Grab Holdings Limited, which is listed on the NASDAQ under the ticker symbol ‘GRAB’;

“Mattel Share” shall mean an ordinary share in Mattel, Inc., which is listed on the NASDAQ under the ticker symbol ‘MAT’; and

“Unique Referral Link” means the unique website link which is made available by MoneySmart in respect of the Offer to Eligible Customers via email (or such other method of communication as determined by MoneySmart).

9. All Bonuses are strictly limited to one (1) Bonus per Winner. Each Eligible Customer will only be entitled to one of the Bonuses above, selected based on the highest criteria that he/she qualifies for. Eligible Customers will not be entitled to claim both the Bonus from the Basic Criteria and the Bonus from the Additional Criteria.
10. CMC may at any time and without prior notice in its sole and absolute discretion and without assigning any reason, substitute the Bonus with any other item of a similar or greater value.
11. All Bonuses will not be awarded in respect of any Buy Trades that are subsequently voided, reversed or cancelled by CMC in accordance with our GTCs. If the Bonus has already been paid in respect of any Buy Trades that are subsequently voided, reversed or cancelled by CMC, CMC will reclaim the Bonus (or its cash equivalent) awarded in respect of such Buy Trades from the relevant Account.
12. The Cash Bonus does not represent a commitment to make further payments in the future.
13. Please note that an Eligible Customer may also be eligible for a bonus depending on the Account Tier they qualify for under the “Welcome Bonus” Offer. Please refer to <https://www.cmcinvest.com/en-sg/welcome-ecommerce-stocks> for more details.

Legal

14. The Offer is only available once for each Eligible Customer and does not extend to the same Eligible Customer participating across multiple Accounts. In the case of an eligible joint account that satisfies the Criteria, the joint account will only receive one (1) Bonus.
15. Each person who takes part in the Offer is responsible for any and all taxes payable (if any) as a result of this Offer being awarded, received or accepted.
16. CMC reserves the right to forfeit, withhold and/or withdraw any Bonus (whether in part or in whole) or where the Bonus has been awarded, reclaim and/or

deduct such Bonus awarded (even as a debt) where, in CMC's sole and absolute discretion, (1) transactions were made or suspected to be made, actions or circumstances exist that suggest the manipulation of the Offer by any Eligible Customer; (2) the Eligible Customer has breached or is likely to breach any law, regulation or licensing requirement; (3) suspects that there is any non-compliance by any Eligible Customer with these Terms or the GTCs; (4) there is any misrepresentation or inaccuracy by any Eligible Customer about the proper satisfaction of the Eligibility Criteria and/or any of the Criteria; (5) the Eligible Customer engages or purports to engage in any act or be involved in any circumstances that are intended or may reasonably be expected to harm the reputation, business prospects or operations of CMC; or (6) the continuation of this Offer or the Eligible Customer's conduct in relation to this Offer would constitute a violation of any existing or future laws, regulations or regulatory frameworks which CMC is subject to. Upon the occurrence of any event stated in this Clause, no person shall be entitled to any payment or compensation from CMC.

17. A failure by CMC to enforce any provision of these Terms in any instance(s) will not give rise to any claim by any person or prevent CMC from taking enforcement action later.
18. CMC retains the right to withdraw or amend the Offer and these Terms at any time, without prior notice and at its sole and absolute discretion.
19. The Offer must only be used for personal and non-commercial purposes. Any personalised links should not be published or distributed publicly.
20. All persons participating in the Offer, to the maximum extent permitted by law, agree to release CMC from, and indemnify CMC against, all liabilities, costs, losses or expenses arising out of or in connection with the Offer including (but not limited to) personal injury, reputational damage and damage to property and whether direct or consequential, foreseeable, due to any negligent act or omission or otherwise. CMC will not be liable to any person in relation to the Offer (including for any losses arising as a result of use of the Offer) and the provisions of clause 36 of the GTCs shall apply to the Offer as if set out here in full.
21. Unless expressly stated or agreed to by CMC, this Offer cannot be combined or used in conjunction with any other offer (including but not limited to any introductory offer), rebate or promotion offered by CMC.
22. CMC's decisions in any matter in relation to the Offer will be final and conclusive. All valuations and calculations for the purposes of the Offer will be determined by CMC and are final and binding.
23. CMC collects personal information from all participants in order to conduct the Offer. The participant consents and authorises CMC to collect, store, use and disclose the information provided by such participant or collected during or after the Offer (including name, contact details, email addresses, other personal data and information and photographs) for the purpose of or in connection with the

Offer and ancillary purposes, including but not limited to promotion, advertising and/or marketing other events and activities (present and future) organised or sponsored by CMC. Information collected from participants in the Offer is further subject to the CMC Invest Platform's Privacy and Cookies Policies.

24. A person who is not a party to this Offer and these Terms will have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these Terms.
25. This Offer and these Terms are governed by the laws of Singapore and are subject to the exclusive jurisdiction of the Singapore courts.
26. These Terms are dated as of 1 October 2026.

Important Information and Risk Warning

27. This advertisement does not take into account the specific investment objectives, financial situation or particular needs of any person. It is not to be regarded, or construed, as providing any financial, investment or trading advice/recommendation. All forms of investments and trading carry risks, including the risk of losing all of the invested amount. Losses can exceed your deposits. Such activities may not be suitable for everyone so ensure you understand the risks involved and consider carefully whether the financial product is suitable for you before investing or trading. Do consult a professional adviser before investing or trading. Refer to important information/risk disclosure on the website at www.cmcinvest.sg.
28. This advertisement, these Terms and the Offer have not been reviewed by the Monetary Authority of Singapore.